



RESEARCH REPORT

Policy Levers to Support Single-Mother Economic Mobility

An Evidence-Based Agenda

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The Urban Institute is a nonprofit research organization that provides data and evidence to help advance upward mobility and equity. We are a trusted source for changemakers who seek to strengthen decisionmaking, create inclusive economic growth, and improve the well-being of families and communities. For more than 50 years, Urban has delivered facts that inspire solutions—and this remains our charge today.

Contents

Acknowledgments	iii
Policy Levers to Support Single-Mother Economic Mobility	1
Methodology	9
Special Consideration for Diverse Single-Mother Families	12
Special Considerations for Mixed-Status Families	16
Affordable and Accessible Child Care	23
Increased Job Quality	32
Postsecondary Education Access and Workforce Development Opportunities	47
Health Care and Maternal and Child Health Services	55
Affordable Housing Access and Rent Support	64
Expanded Tax Benefits	70
Financial Resilience, Stability, and Well-Being	78
Programmatic Efforts to Fill Policy Gaps	87
About the Authors	93
Statement of Independence	94

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Policy Levers to Support Single-Mother Economic Mobility

In the US today, children are raised in diverse family structures.¹ As of 2023, approximately 70 percent of families living with their own children included married parents while 30 percent were led by single parents. Among single-parent households, the majority (approximately 80 percent) are led by single mothers.² Single mothers are an especially important group to consider when developing policy, as they represent a large segment of parenting Americans but also face elevated rates of poverty and material hardship, and they are often negatively positioned in the country's social safety net. Beyond those summary statistics are more nuanced and complex stories of all kinds of families that include children: married parents, biological or adoptive parents; married families that include stepparents, cohabiting parents, single parents living alone or with a partner, married or single parents living with extended family, and families where grandparents, other relatives, or nonrelated caregivers are raising children.³ Children may also experience more than one type of family arrangement before adulthood.⁴

Policy choices can either mitigate poor outcomes or contribute to them. In a recent study of 30 democratic countries with highly developed economies, the US was found to have the highest “penalty” for single motherhood. But, also, in simulations of changes to child poverty in a hypothetical US without any single parents, the US would still have the fourth highest child poverty rate, and stark disparities across race and ethnicity would persist.⁵

In this report, we begin with the premise that public policy should support all types of families to thrive. We dive into the policy levers based on evidence that shows they support single mothers' economic and social mobility. **We define upward economic and social mobility as having a feeling of dignity and belonging in community, having economic success to support their material well-being, and having power and autonomy over their lives and their future.**⁶ We focus on maintenance, expansion, and innovation in policies across increasing job quality, expanding access to workforce development opportunities and postsecondary education, promoting health care coverage, promoting housing affordability, promoting financial well-being, expanding access to tax benefits, and improving child care access, as each of these sector plays an important role in facilitating economic mobility.⁷

Who Are Single-Mother Households?

As noted above, families led by single mothers make up 80 percent of single-parent households, motivating the focus on policies supporting single mothers in this report.⁸ While all single-parent households are at higher risk of experiencing poverty and material hardship in an economy that increasingly features dual-earner households, single mothers face the greatest challenges.⁹ In 2023, a little over one in three (37 percent) single-mother households were below the poverty line, compared with 20 percent of single-father households and 7 percent of married-couple families.¹⁰

Further, the percentage of families led by single mothers varies amongst racial/ethnic groups. As of 2023, the largest group of single mothers were white—37 percent; 29 percent were Black; and 26 percent were Hispanic. About 3 percent were Asian and a little more than 4 percent reported other racial and ethnic backgrounds. When looking within each of these groups, the likelihood of single motherhood also varied. Single motherhood is most common among Black mothers (47 percent), while about 25 percent of Hispanic mothers, 14 percent of white mothers, and 8 percent of Asian mothers were single parenting.¹¹ Historical and persistent disadvantages among communities of color influenced the experience of poverty associated with single motherhood.¹² Hispanic and Black single mothers experienced poverty rates of 33 percent and 31 percent, respectively, compared with 24 percent of white single mothers.¹³ Not surprisingly, single-parent households face significant material hardship. Households with children headed by a single mother faced a food insecurity rate of 33 percent, compared with 17 percent of all households with children in 2023.¹⁴ Lastly, while data are often limited on American Indian and Alaska Native (AIAN) families, according to an analysis of 2017-21 American Community Survey data, 28 percent of AIAN children lived in single-mother households, and 9 percent lived in single-father families.¹⁵

Why Are Single Mothers More Susceptible to Poverty and Adverse Outcomes?

Single mothers are more susceptible to poverty and adverse outcomes due to a web of intersecting structural and policy-driven barriers faced by single mothers (and single parents more broadly), including the following:

- **Higher caregiving responsibilities.** Single parents often have higher parental responsibilities relative to co-parenting mothers, with varying levels of support from their networks of family and friends. This includes providing care for their children while simultaneously engaging in

their career to financially support their family, which is oftentimes a requirement to access safety net programs.

- **High costs.** Child care has become increasingly unaffordable, even for dual income households.¹⁶ The national average cost of child care in 2023 was \$11,582. That level of care takes up one-third (32 percent) of the median income of a single parent with children.¹⁷ In addition, the cost of housing can erode the ability of single mothers to save; the National Women's Law Center reports that almost half of single mothers of color experienced severe rent burden, which is defined as spending more than 50 percent of income on rent costs.¹⁸
- **Single income and lower job quality.** Women, especially single mothers, are overrepresented in low-wage occupations with few benefits and unstable or nontraditional hours.¹⁹ One in six women in the US found themselves in low-paying jobs.²⁰
- **Vulnerability to economic shocks.** Nearly half of single parent-households are unable to build up sufficient financial savings, for example to cover the cost of an emergency,²¹ despite high participation in the labor force (three in four hold full- or part-time positions).²²
- **Mental health stressors.** Single mothers are more likely than mothers in dual-parent households to experience chronic depression, anxiety, substance abuse, low self-esteem, among other challenges.^{23, 24} Poorer mental health not only impacts the emotional well-being of the mother but has been associated with worse academic and psychological outcomes for children, which underscores the importance of improving access to behavioral health care and other supports for single-mother households.^{25, 26}

How Do We Talk about Single Mothers?

Any policy agenda related to single mothers must address the stigma that persists around single-mother households. Sentiment toward single parenting has improved over time; according to data from the General Social Survey in 1994, 35 percent of adults agreed that single parents could raise children as well as two married parents; the percentage increased to 48 percent by 2012. However, a broader negative sentiment associated with single motherhood persists. In a 2021 Pew Research Center survey, about half of adults (47 percent) said that more single women raising children on their own was bad for society, and 24 percent said the same about more unmarried couples raising children.²⁷

The negative narrative around single mothers is often reflected in explicit policy choices. For example, the stated goals of the 1996 welfare reform legislation (the Personal Responsibility and Work

Opportunity Reconciliation Act) included reducing welfare dependency by promoting work and marriage and encouraging the formation of two-parent families. While married parents do continue to fare better economically than single parents, recent scholarship suggests that the positive association between marriage and reduced child poverty has diminished over time, and the importance of labor force participation in reducing child poverty has increased.²⁸ Moreover, a significant number of married parents also struggle with economic hardship.²⁹ Ultimately, the narrative must shift in how we discuss economic mobility of the household, and what children need to thrive.

For many years, the conversation among researchers, advocates, policymakers, and others regarding single-parent families has focused on how this family type might negatively affect children. What if, instead, we focus on what children need to thrive?

—Annie E Casey Foundation^{30,30}

How Will the Shifting Political Climate Affect Policies Important to Single Mothers and Their Children?

While it is difficult to predict how economic and social policies will unfold in the new presidential administration and Congress, the current political rhetoric suggests there will be significant pressure to cut social spending and curtail programs that have attempted to mitigate persistent discrimination and structural disadvantage for women, people with disabilities, and communities of color. If successful, the impact on single mothers and their children could be quite negative.

Policy strategies outlined in Project 2025, a conservative political initiative and set of proposals, have not officially been adopted by the current administration, but much of the document aligns with the current administration's agenda.³¹ Several of the policy ideas included in Project 2025 could dramatically increase hardships for single mothers, including the following:

- **Removing the “head of household” filing status from the tax code**, which could potentially raise taxes for many single-mother households.³² Head of household status allows sole householders to claim a larger standard deduction than if they file under “single” status.³³ Some argue that if this change were made and paired with positive changes to the child tax credit, the

change's impact might be mitigated, but there is no guarantee that the CTC will be prioritized as part of the anticipated tax package.

- **Eliminating Head Start**, which for decades, has provided affordable, high-quality early child care for lower-income families, serving children from birth to age 5 in all 50 states, DC, and multiple territories, including Puerto Rico. Eliminating or even significantly reducing funding for Head Start could have a profound impact on families across the country, particularly those living in rural areas with limited availability of other types of care.³⁴ Project 2025 did not promote other child care investments that could assist families in affording child care.
- **Reducing funding for and access to Medicaid**, such as through block granting to states or implementing work requirements in this vital health insurance program. Previous studies of work requirements in federal safety net programs indicated that most people who can work do, that work requirements do not improve earnings, and that they often result in loss of important benefits that can actually support work.³⁵
- **Dismantling civil rights protections for women** and eliminating funding for diversity, equity, and inclusion initiatives, which would dramatically erode efforts to improve economic mobility for women, and in particular, women who have multiple targeted identities.³⁶

Moreover, the general narrative and framing about families and about single parenthood within the Project 2025 policy playbook is deeply negative, claiming if the “crisis of marriage and the family” continues, the nation is headed toward “social implosion.” In this vein, Project 2025 proposed repealing policies focusing on “subsidizing single motherhood” and replacing them with “policies that support the formation of married, nuclear families” that are narrowly and heterosexually defined.³⁷ While the intensity of this language is situated in a specific time and context, it also reflects a long history of demonizing low-income women, and low-income women of color in particular, to justify changes in social policy.³⁸

Although it may seem to be a challenging time to prioritize strategies specifically focused on improving outcomes for single mothers, it may also be necessary to avoid the loss of gains that have been made in child and family well-being. One of the goals of this report is to provide various evidence-informed policy options to improve outcomes for children and their families, regardless of household structure. Evaluating proposed policies with an eye toward whether they center the well-being of all families or will make some children worse off is a basic lens for assessing whether a policy is truly “family friendly.” State policy options and philanthropy-funded programs may offer ways to fill

emerging gaps but will not likely be sufficient to protect child well-being if a broad overhaul of federal policy results in vastly diminished support for children and their families.

In this report, we outline the methodology used to develop this policy agenda, then discuss key populations of single mothers that may be most affected by the policy environment, as a lens for reading this document. We then describe key policies across the domains outlined in the contents. We conclude by addressing how programmatic efforts can help fill gaps in services offered to single mothers where policy may be inadequate.

Notes

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Methodology

To identify a cohesive set of policy levers that could advance the economic mobility of single mothers, we gathered insights across four stages.

Stage 1: Policy Scan

Urban began by conducting a policy scan of existing literature on policies that support single mothers and economic mobility. Urban collaborated on a set of search parameters with the Share Our Strength team (see below). The research focused on demographics within the target population that are most affected by certain policies (e.g., communities of color, unhoused families), as well as the evidence behind the effectiveness of policies.

- Public benefit access and adequacy
- Tax policies that support or disadvantage single mother households
- Paid leave and child care policies and supports
- Sectoral employment strategies
- Policies and programs supporting student-parents
- Health care coverage and access to services
- Child support and child welfare policies
- Financial well-being (e.g., credit access)
- Policies affecting immigrant and mixed-status families
- Access to housing opportunities
- Mental health and well-being

Stage 2: Consultations with Urban Experts

Once the literature review was completed, the team then spoke with 14 subject matter experts from the Urban Institute to supplement the information collected during the literature scan. Subject matter

experts advised on key policy levers to explore, what evidence is most useful, and provided review of report sections under their area of expertise.

Stage 3: Additional Consultation with Share Our Strength Partners

The Urban research team then presented their findings to staff members at Share Our Strength, who then shared their feedback on the direction of the research project. To align findings from the policy scan with issues identified in the nonprofit sector, Urban also drew on two internal experts at Share Our Strength and seven Share Our Strength external stakeholders (see below) that are providing leadership in domains known to be important for increasing supports and opportunities for single-mother households. Urban conducted one-on-one interviews with key stakeholders to share findings from the policy scan and align findings with priorities from each stakeholder. Each call was held via Zoom and lasted for one hour.

- Why We Lift
- Jeremiah Program
- Reuben V. Anderson Center for Justice
- Mississippi Low-income Childcare Initiative
- Women’s Bean Project
- Policy Matters Ohio
- Maine Equal Justice
- Internal experts from Share Our Strength
 - » Kelleen Zubick
 - » Chioma Hauenstein

Stage 4: Interviews with Single Mothers

The Urban Institute then conducted one-on-one interviews with single mothers. These connections were facilitated through external stakeholders who had experience directly working with single mothers. The interviewers asked questions about challenges faced in supporting their households and

children, supports (such as programs or policies) that have been helpful, and recommendations for policymakers. The interviews were conducted to ensure that the first-person perspectives of single mothers were represented during our reporting. The Urban Institute interviewed six single mothers across the United States. The interviews were held via Zoom and each participant was offered a \$40 incentive for the 30-minute duration of that interview. In addition to the single-mother interviews, the Urban Institute conducted one group interview with case managers who work directly with single mothers. The interview asked similar questions to the single-mother interviews. Each participant was offered a \$40 incentive for the 30-minute duration of the interview.

Special Consideration for Diverse Single-Mother Families

Single mothers face barriers to economic mobility that can be compounded by other characteristics. In building policies that support families, including but not limited to those headed by single mothers, differences across families may require **targeted policies and tailored strategies**. Here, we look at how three complex identities—single mothers of color, including Black and Hispanic mothers, single mothers with a disabled child, and single mothers involved in the criminal legal system—intersect with challenges faced broadly by single mothers, and why these contexts should be considered when developing policies and programs.

Single Mothers of Color

While 21 percent of all mothers were single mothers in 2023, 47 percent of Black mothers and 25 percent of Hispanic mothers were single mothers.

Although single parenthood in the US is fairly common among women of all racial and ethnic backgrounds, women of color are more likely to be single mothers.¹ Women of color, especially Black women, have long been the target of stigmatizing narratives about single parenthood.² These narratives have distracted from the realities of the additional barriers that women of color face in the US because of structural racism.

Moreover, a growing body of research suggests that other factors like employment, education, and immigrant status may have more impact on child poverty than household structure,³ countering the common narrative that high rates of single motherhood among Black families is the cause of higher child poverty. Further, research shows that marriage does not provide the same socioeconomic benefits to Black families as white families,⁴ providing additional evidence that policies focusing on addressing the root causes of disparities in poverty and economic mobility are critical, rather than emphasizing marriage as a solution.

Policy Considerations

Policies that work to address the distinct wealth gap between white households and households of color and reduce disparities in education and employment outcomes are critical for reducing the gaps in

well-being between single mothers of color and their white counterparts. Several policy levers cited throughout the document, such as expanding the child tax credit, increasing financial inclusion, and increasing the minimum wage, would not only improve economic mobility for single mothers overall but have also been shown to reduce racial and ethnic disparities. Other policy levers, such as expanding access to individual development accounts and baby bonds, can have more significant impact on disparities if they target and prioritize single mothers of color.

Single Mother Households with a Disabled Child

Single mothers are more likely than other household types to be raising a child with a disability.⁵ Households with a disabled child are more likely to experience financial and material hardship, including food insecurity.⁶ Single mothers with a disabled child may experience challenges balancing employment with caregiving, and disabled children may require complex child care arrangements that are difficult to find and maintain.⁷ Mothers also contend with stigma associated with disability and struggle to communicate the value of their child in a society that often discounts and devalues individuals with disabilities.⁸

About 1 in 6 families with married parents contained one or more members with disabilities, versus almost 1 in 4 households with single mothers.

Policy Considerations

Ensuring safe and reliable access to appropriate child care is a critical policy lever to support single mothers with a disabled child. Policy levers focused on improving job quality are also key, given the increased need for flexibility. Finally, mothers with a disabled child are also more likely to rely on public assistance,⁹ emphasizing the importance of policy levers that expand accessibility and reduce churn (especially in Medicaid, Supplemental Security Income, and school-based supports).

Single Mothers involved in the Criminal Legal System

Nearly 60 percent of women in federal or state prisons have at least one minor child.

Parental incarceration has significant impacts on children's development and well-being. Unfortunately, incarceration of women, including many who are parents, has risen dramatically over the last few decades. According to the Sentencing Project, between 1980 and 2022, the number of incarcerated women increased almost six times, from a total of 26,326 in 1980 to 180,684 in 2022.¹⁰ Nearly 60 percent of women in federal or state prisons have at least one minor child.¹¹

Parental incarceration is one of the events considered an “adverse childhood experience” (ACE), which are associated with poorer health outcomes later in life.¹² Incarceration can be particularly traumatic for both single mothers and their children. Strategies to support parent-child bonding and communication during incarceration may help buffer the negative impacts on both mothers and children.¹³

Policy Considerations

Returning citizens reenter society with limited savings and a harder time accessing quality jobs,¹⁴ making policy levers related to building wealth and increasing job quality especially important. Targeting these policies toward returning citizens can help reduce disparities in material and economic hardship. Moreover, it is critical to ensure returning mothers have the appropriate transition resources, such as pregnant and postpartum care if needed, counseling, reentry assistance, maternal-infant bonding opportunities, and preventive programs, as outlined in the widely supported Justice for Incarcerated Moms Act.¹⁵

Notes

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Special Considerations for Mixed-Status Families

Immigration status can compound barriers to economic mobility faced by single mothers, and how each mother's background intersects with the various policy levers listed in this document should carefully be considered.

Who Are Mixed-Status Immigrant Families?

As of 2022, the number of undocumented immigrants in the US is estimated to be 11.7 million.¹ Although immigration between 2022 and 2023 significantly increased, the overall estimate is still below that reported in 2008. About 70 percent of these households are mixed status—in other words, an estimated 8.5 million undocumented residents are living in households with US citizens and other residents with legal status.²

The number of mixed-status families led by a single parent is hard to estimate, but children in immigrant families more broadly are more likely to live with married parents than nonimmigrant families. However, one in four children in immigrant families live in a single-parent household, emphasizing the importance of considering these households in policy conversations.³ Mixed-status families are especially important to focus on because they experience higher rates of material hardship; in 2021, about half (46.2 percent) of adults in mixed status families reported food insecurity, and over half (56.4 percent) of adults in mixed-status families experienced at least one form of material hardship (including food insecurity, paying bills, and paying rent).⁴

State-Level Policy Examples for Immigrant Inclusion

Negative rhetoric and misinformation about immigrant and noncitizen families skyrocketed during the 2024 presidential election, and the current federal policy climate is unfriendly toward immigrant families and disproportionately enforcement oriented.⁵ However, many state-level policies include immigrant-inclusive laws to varying degrees.⁶ While not an exhaustive list, some key examples of state innovation include the following:

- **Health coverage.** As of May 2024, 31 states have expanded Medicaid coverage to lawfully residing pregnant immigrant women subject to the five-year waiting period, and critically, 24 states and DC provide pregnancy coverage regardless of immigration status through CHIP.⁷ This access increases prenatal care utilization⁸ and better infant outcomes.⁹ Further, as of January 2024, 4 states and DC provide state-funded Medicaid-like coverage to all adults, including noncitizens.¹⁰
- **Drivers' licenses.** Sixteen states and DC allow residents to get drivers' licenses regardless of immigration status, and also ensure data privacy by limiting disclosure of this information to the department of motor vehicles.¹¹ Implementation of this policy has been associated with improvements in birth outcomes, as access to drivers' licenses may reduce stress and increases access to financial and health care resources.¹²
- **Tax credits.** As of December 2023, 10 states and DC allow filers to use an individual taxpayer identification number (ITIN) to claim their state earned income tax credit (EITC), and 10 states have done the same for their state child tax credit (CTC); both key economic mobility levers for single mothers.¹³
- **Nutrition program benefits.** Six states provide some state-only nutrition assistance (similar to SNAP EBT) to certain noncitizens.¹⁴
- **Workers' rights and wage protections.** Colorado passed key safety standards and protections for all agricultural workers,¹⁵ and New York led the way in providing funds for lost income during the COVID-19 pandemic for excluded workers.¹⁶

Special Considerations for Mixed-Status Immigrant Families That May Impact Reach of Policy

While notable state-level progress is evident, understanding the full reach of these policies is essential for identifying the major barriers encountered by single mothers in mixed-status households.

Program Eligibility and the Chilling Effect

At the federal level, immigrant adults, excluding those with refugee-like statuses and those that have spent five years with a green card or other status, are largely ineligible for safety net programs including CHIP, SSI, TANF, SNAP, and so on (notably, WIC is available to all adults regardless of immigration

status).¹⁷ However, undocumented immigrants and even legal immigrants are often deterred from utilizing benefit programs that they or their family members *are eligible for* due to immigration-related concerns, confusion about eligibility, exposure to immigration authorities, and possible deportation of self or family member. Further, communities contend with fears of public charge rules and the related chilling effect, which refers to the phenomenon where immigrant families avoid public programs. In 2023, nearly one in four adults in mixed-status families avoided safety net programs due to green card concerns. In addition, over one in seven adults in immigrant families with children avoided safety net programs due to similar concerns.¹⁸

Many states and localities make programs available to families despite federal restrictions. Further, US-citizen children are often eligible even if other family members are ineligible. Thus, passing more inclusive safety net policy must be complemented by concerted efforts to encourage participation for eligible family members, especially since many mixed status households include US citizen children. Increasing resources for community-based organizations working with immigrant families can support outreach and efforts to dispel myths.

Filing Taxes without a Social Security Number (SSN)

Households led by undocumented immigrants paid \$75.6 billion dollars in taxes in 2022, including \$46.6 billion in federal taxes and \$29 billion in state taxes.¹⁹ At least 50 percent of households with undocumented immigrants currently file income tax returns using individual tax identification numbers (ITINs), and many who do not file income tax returns still have taxes deducted from their paychecks.²⁰ This is an important consideration for tax benefits for which households may be eligible, particularly the earned income tax credit (EITC) and child tax credit (CTC); see the Tax section for more details.

Discrimination

Experiences with discrimination based on immigration status can have negative effects on both physical and mental well-being;²¹

- **Safety net.** Almost half (47 percent) of adults in immigrant families reported difficulty interacting with safety net staff, such as judgment and being treated unfairly.²²
- **Workplace.** More than half of employed Black (56 percent) and Hispanic (55 percent) immigrants say they have faced discrimination at work. Asian immigrants are also more likely than white immigrants to report workplace discrimination (44 percent vs. 31 percent).

- **Criminal justice.** Nearly four in ten (38 percent) Black immigrants say they have been treated unfairly by the police compared with people born in the US.
- **Treatment in society.** In addition, about a third of Black (35 percent) and Hispanic (31 percent) immigrants, and a quarter (27 percent) of Asian immigrants, report receiving worse treatment than people born in the US in a store or restaurant; fewer white immigrants say this (16 percent).²³
- **Hostility.** Hostility is also an issue, as a third (33 percent) of immigrants say they have been told that they should “go back to where they came from.”²⁴

Language Access

Language barriers (including a lack of ASL services) can pose significant obstacles to accessing key benefits; information about programs, such as on applications and on program websites, are often limited in languages other than English or Spanish. For example, a recent study on SNAP language access found that 15 state SNAP agencies only translated documents into Spanish, and not any other language.²⁵

Approximately 68 million people in the United States speak a language other than English at home, and of those, 8.2 percent speak English less than very well and therefore would meet HHS’s definition of limited English proficiency (LEP), as they do not speak English as their preferred language and have a limited ability to read, write, speak, or understand English.²⁶

In 2000, Executive Order 13166 was passed, requiring each federal agency to create a federally conducted LEP plans,²⁷ but state and local responses in creating their own language access laws have varied. Key ongoing barriers include diversity of language needs and limited non-Spanish language resources, low awareness of available multilingual resources, and shortages of linguistically competent staff.²⁸ Some recommended practices include the following:²⁹

- Ensure federal programs have guidance on compliance with agency-level language access requirements to avoid variation in implementation.
- Dedicate staff to coordinate language access efforts at the agency level.
- Provide sufficient resources for agencies’ civil rights offices to conduct investigations into failures to provide language access.

- Offer reimbursement for language services in coverage programs like Medicare, improving quality of language access by funding community review of translated materials, and use standardized words for translation across programs.³⁰

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Affordable and Accessible Child Care

Above all else, access to affordable, reliable, and safe child care helps single mothers achieve economic mobility. Child care is a key work support—it allows parents to work or to seek job training or further education, and also supports healthy child development. Single mothers are more likely to rely on child care, as they may not have a spouse to rely on for caregiving.¹ However, child care is notoriously

unaffordable. The national average cost of child care for

2023 was \$11,582. This would take 32 percent of a single parent with children's median household

income to afford.² Moreover, single parents are more likely to work jobs with nontraditional hours,

especially single parents of color, which is not reflected in most formal child care options.³ Informal

child care options such as family, friends, and neighbors are key supports for single parents,⁴ but are not always included in the federal child care subsidy program⁵ or the federal food program (Child and Adult Care Food Program, or CACFP).⁶

Only 15 percent of eligible children receive the child care subsidy, as insufficient funding requires states to prioritize which eligible children can receive the benefit.

The Child Care and Development Fund (CCDF) is the primary federal program supporting access to affordable child care for low-income parents, serving roughly 800,000 families and more than 1.3 million children under 13.⁷ Research suggests access to subsidies are associated with positive results, including higher rates of employment and full-time employment among single mothers⁸ and increasing financial well-being and savings among single parents.⁹ Moreover, increasing spending on the CCDF program was found to increase employment rates of eligible mothers.¹⁰ However, only 15 percent of eligible children receive the benefit under federal rules.¹¹

The value of child care is felt by all; it's not a single parent issue, it's an everyone issue.

—Policy Matters Ohio

Below, we highlight recommendations sourced directly from peer organizations and experts in the field, and provide context for how these levers can impact single mothers’ economic mobility. Other child care programs, such as Head Start, Early Head Start, and state prekindergarten programs, are not included because they often only cover care for part of the day or during the school year and cover a relatively narrow age range, so we instead focus on options that are more broadly available to support parental work. Finally, working mothers, including single mothers, are drivers of the caregiving industry,¹² and face high rates of poverty.¹³ We address recommendations around improving job quality for the early child care workforce and other sector-based strategies in the Job Quality section.

Special Considerations for Student Parents

Finding and maintaining child care can be particularly challenging when a single mother is also pursuing educational opportunities. As of 2020, 45 percent of the 3.1 million student-parent undergraduates are single mothers.¹⁴ Single mother student parents are uniquely burdened¹⁵ with the need to locate child care given the disconnect between their schedules and the child care market’s availability. Affording child care is also difficult, as state variation in CCDF eligibility means student parents may not be prioritized in receiving assistance. Finally, many states do not consider education as meeting the work requirements to access CCDF funding. As a result, single parents must work an additional minimum number of hours per week in addition to their studies to qualify for funding. According to data from the 2020 National Postsecondary Student Aid Study, 67 percent of single mother students work at least 20 hours per week in nonwork study jobs.¹⁶ All in all, these barriers create additional financial burden and may impede student parents’ ability to complete their education successfully.

TABLE 1
Child Care Policy Levers

Policy recommendation	Description	Level
Increase funding for child care subsidies	Ensure child care subsidy program is sufficiently funded at the federal level to serve all eligible families and to pay child care providers the amount needed to participate in the subsidy system and provide quality care	Federal
Increase eligibility for child care subsidies	Increase federal cap for household eligibility (currently 85 percent of state median income) in tandem with full funding, to enable increasing state caps in states with more restrictive thresholds.	Federal/state
Support access to nontraditional hour care	Offer incentives to formal child care providers to extend hours to support families who require flexibility in the hours child care is provided. This includes families who need to	State/local

Policy recommendation	Description	Level
	work early or late, need part-time care, and those that need drop-in care services.	
	Ensure that parents can use subsidy funds to pay family, friends, and relatives, and other home-based child care providers who may be exempt from state child care licensing rules but may best meet some parent's needs for child care during nontraditional or irregular work schedules.	
Increase resources for student parents	Fully fund CCDF (as recommended above) to allow states to serve all eligible families, encourage states to establish more flexible and inclusive CCDF eligibility policies for student parents that counts college education towards work requirements, increase near and on-campus child care options, increase subsidies for those with nontraditional schedules (see above), and promote dependent care allowances and grants under financial aid. ¹⁷	Federal/state/local

Source: Authors' analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Ensure the Federal Child Care Subsidy Program Is Sufficiently Funded

Common arguments against recommendations to increase funding include concerns that the price of child care could rise; however, investment in child care is an investment in infrastructure, and increasing funding for subsidies will ensure more families can afford child care.

SCALE OF IMPACT

If fully funded for every eligible family to receive child care subsidies under *current* federal eligibility guidelines, an estimated 800,000 additional families would receive the subsidy, and an estimated 270,000 mothers could start working.¹⁸

EVIDENCE

A fully funded CCDF program at current levels would result in an estimated 3 percent reduction in number of children living in poverty.¹⁹

Increase Eligibility for Child Care Subsidies

Federal requirements set the income eligibility cap at 85 percent of the state median income (SMI), but this varies by state (with the lowest at 40 percent of the SMI), partially as a result of insufficient federal funding.²⁰ Raising this federal cap in conjunction with fully funding the program (policy lever 1) would allow states to raise their eligibility levels to the cap, and to serve all eligible families, thus significantly expanding CCDF access.

SCALE OF IMPACT

The states²¹ with the lowest cutoffs include New Jersey (40 percent of the SMI), Indiana (40 percent), Ohio (41 percent), Nevada (41 percent), Iowa (41.5 percent), and Michigan (43 percent). On average, states have capped eligibility at 62 percent.

EVIDENCE

The CCDF program can lead to increased economic mobility for single mothers (via higher employment rates²² and wealth-building²³). Increasing eligibility will ensure more single mothers have these economic growth opportunities.

Support Access to Nontraditional Hour Care via Incentives and Supporting Home-Based Providers

Single mothers, particularly single mothers of color, are overrepresented in jobs with nonstandard work hours.²⁴ However it can be challenging to find child care that operates outside of a traditional 8 to 5 weekday schedule, as well as care for changing work schedules. Child care centers usually do not operate during these times, and need full-time enrollment to function.

Research suggests a combination of strategies could be effective:²⁵

- Incentivize formal child care providers to extend their hours earlier and later in the day, which is an option that could help parents whose work hours start earlier or end later than the traditional workday.²⁶
- Ensure that states use the flexibility provided under federal CCDF law to use child care subsidies to pay for legal license-exempt home-based caregivers such as relatives or friends, either in the child's home or the caregiver's home. Research suggests that families may prefer these providers when it comes to evening, overnight, or early morning care.²⁷ However, many

states do not support these caregivers in their subsidy programs, despite being allowed under federal law.²⁸

SCALE OF IMPACT

Among the roughly 5 million children under age 6 that have parents working nontraditional schedules, about half (52 percent) are headed by a single parent²⁹ and an estimated 11.5 million children receive care from legal license-exempt home-based providers.³⁰

EVIDENCE

Along with the benefits associated with access to child care subsidies, increased stable access to affordable child care has been associated with positive impacts on mothers' labor force participation and work hours.³¹

Increase Resources for Student Parents

Single mothers face a myriad of barriers when pursuing higher education, even though obtaining a college degree has large positive economic impacts on them and their children in the long term.³² It is imperative that single mothers are informed about and have access to resources to assist them in their educational pursuits. Key policy levers include the following:³³

- Expand funding for CCDF (policy lever 1 above) to ensure that states have the resources to serve these families without having to take resources away from other families, encouraging states to prioritize these families, and to support less restrictive eligibility policies. While getting subsidies for educational activities is allowed under federal CCDF law, states vary in the extent to which they prioritize and serve this population in their subsidy programs³⁴ and under what circumstances.³⁵ In particular, not all states count college education toward the work requirement. In addition, ensuring that states use the flexibility allowed them under federal law to use CCDF funds to pay relatives and other license-exempt home-based providers can support access for student parents, whose schedules mean their needs are similar to those described above for parents working nontraditional schedules.
- Increase awareness of and funding for on-campus child care options via the Department of Education's Child Care Access Means Parents in School (CCAMPIS) program, which had about 4,200 student parents on a waiting list as of 2017³⁶ and did not accept new college applicants in 2024.³⁷

- Encourage financial aid offices at the institutional level to increase awareness of dependent care allowances is a stated goal of the GAO. These allowances allow parenting students to increase their financial aid allowance from universities to help pay for child care related expenses during periods of education. However, many universities do not inform their students of its availability or lack advertisement on their websites.³⁸ Increasing grants for dependent care costs would also fill in gaps where allowances are insufficient.

SCALE OF IMPACT

Only one in eight (13 percent, 110,000 out of an estimated 848,000) student-parent families receive CCDF. A hypothetical policy expansion that provided sufficient funding for subsidies and expanded eligibility for types of care in 2021 was simulated and found to increase the number of student parents using the program to roughly 1.1 million, a 33 percent increase from 2018, and increase the number receiving subsidies to an estimated 485,000, four times as many as in 2018.³⁹

EVIDENCE

The hypothetical CCDF policy expansion was expected to result in a quarter-million more college enrollees and 20 percent more graduates, increasing annual earnings and decrease child poverty by four percentage points.⁴⁰ Overall, increased resources for student parents could increase degree completion, lifetime earnings, and social inclusion while decreasing the financial burden of a college education on single parents.⁴¹

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Increased Job Quality

Overrepresentation in the Low-Wage Workforce and Minimum Wage

Access to stable and high-quality employment is critical to the financial stability of single mothers, who are often the primary source of income for their families. However, women are overrepresented in low-quality jobs that are often defined by low wages, inadequate working

conditions, and insufficient or no benefits.¹ Twenty-one million adults

work in 40 of the lowest paying jobs, and women make up 64.1 percent of this workforce. These careers include child care, housekeeping, food servers, retail sales, personal services and cashiers, among others. Not surprisingly, one in six women in the US find themselves in low-paying jobs.² This statistic is magnified for women of color: Latina, Native, and Black women in the low-paid workforce are represented in the low-wage workforce at a disproportionate rate.³ Even when controlling for education, Black and Latina women are crowded into low-quality jobs.⁴

1 in 6 women in the US find themselves in low-paying jobs.

The federal minimum wage, \$7.25, hasn't increased since 2009.⁵ However, 30 states (including DC) and several localities have passed higher state or local minimum wages.^{6,7} The federal subminimum tipped wage (\$2.13) is also a challenge; only seven states and Guam have eliminated tipped subminimum wages at the state or territory level.⁸ Washington DC is currently phasing out its subminimum tipped wage and Chicago voted to do so in fall 2023. Tipped wage policy choices are important for single mothers, as women represent two-thirds of the tipped workforce.⁹ Moreover, female tipped workers are at high risk for sexual harassment, and report associating the harassment they experience to dependence on tips.¹⁰

Limited Benefits, Unstable Hours, and Less Advancement in Low-Wage Jobs

While low wages are a core challenge to address, research shows that women rate elements of job quality including job security, benefits, and having control over hours as more important than wages.¹¹ Many low-quality jobs require nontraditional working hours (i.e., weekends and evenings), which

impacts child care access and caregiving responsibilities. Further, low-quality jobs often offer limited or no benefits in comparison to other career sectors.¹² A lack of benefits or lower wages are connected to higher turnover rates and unemployment,¹³ and some low-wage jobs have increasingly less job security, leading to further instability.¹⁴

Limited Protections for Workers in Certain Sectors

Certain classes of workers are not afforded the same types of labor protections as other workers, making them particularly vulnerable to exploitation. For example, independent contractors (including “gig” workers) are not covered by the Fair Labor Standards Act (FLSA), and as such, are not subject to federal minimum wage, overtime rules and unemployment insurance protections.¹⁵ Farmworkers and domestic workers were originally excluded from FLSA. Subsequent policy changes have improved protections for some but not all of these workers. For example, farm workers are excluded from overtime protections, and those on small farms are also not covered by minimum wage provisions. Moreover, independent contractors, domestic workers, and agricultural workers, among other certain groups, are not covered by the National Labor Relations Act (NLRA) and cannot organize into recognized bargaining units to seek better working conditions.¹⁶ Gig work is often used for supplemental income and can sometimes be preferable for single mothers with children given the flexibility it offers.

Lack of Access to Paid Leave

In many industries where single mothers are overrepresented, such as leisure and hospitality, accommodation, and food service, only 10 percent of workers have access to paid leave.

Paid family leave increases women’s labor market participation in both the long and short term, with women who had access to paid leave being three to six percentage points more likely to remain in the labor force.¹⁷ Paid leave also lessens the turnover rate for first-time mothers, as they are more likely to work for the same employer upon returning to work.¹⁸ Through the Family and Medical Leave Act (FMLA), employers with 50+ employees are

federally required to provide *unpaid*, job-protected leave, which typically provides job protection and access to continued health care benefits.¹⁹ However, only 56 percent of employees overall and 43 percent of employees in single-parent households are eligible for FMLA.²⁰ This is due to ineligibility

around hours worked or their worksite being too small, resulting in many single mothers slipping through the cracks and lacking critical job protections.

Thirteen states and DC have implemented paid family and medical leave policies, though not all offer job protection. Experience from these states suggest multiple benefits accrue to children, families, and communities in the form of better health outcomes for child and mother, improved individual household economic outcomes, and lower rates of public benefit use in the first year of a child's life.

A lot of people have not been taught about workforce development, financial literacy, education, what are your goals. When you talk to these ladies, they never thought about.
—Reuben V. Anderson

Sectoral Strategies in the Care Sector

Due to the high concentration of single mothers with low-quality jobs, targeted sectoral strategies may be needed to make meaningful progress in access to better jobs for single-mother households.²¹ For single mothers, the care sector is both a significant source of employment as well as an important source of work and family supports. Care work can be defined broadly, including occupations in child care, as well as direct personal care in home and health care settings. Although some definitions of care work include higher-wage workers like nurses, physicians and teachers, the greatest concerns for quality of work are among workers in the lower-paid, and often less-protected occupations, such as home care workers in private homes, residential care aides, nursing assistants in nursing homes, nannies, home-based child care providers, and workers in early child care centers. These occupations tend to experience low wages, few benefits, limited control over work scheduling, high turnover and persistent shortages of workers to meet the demand.²²

TABLE 1

Job Quality Policy Levers

Policy category	Policy recommendation	Description	Level
Wages	Increase the minimum wage at the federal or state levels	Increase the federal minimum wage and encouraging states/localities to pass their own higher minimum wages	Federal/state/local
	Phase out tipped subminimum wages	Phase out tipped subminimum wages	Federal/state/local
	Increase use of scheduling ordinances	Improve workplace scheduling practices so that working women can better plan their lives	Local
Job quality and worker protection	Improve labor protections for certain occupations	Increase access to vital worker protections such as workers compensation, overtime, and organizing rights for excluded workers	Federal/state
	Incentivize growth of good jobs with government procurement practices	Encourage state and local government use multiple criteria to award contracts (other than “lowest bidder”) to incentive better labor practices	State/local
	Expand Paid Family and Medical Leave	Expand paid leave at the federal and state level, and incorporate additional protections for excluded workers	Federal/state
	Prioritize sectoral strategies to improve job quality for jobs often held by single mothers	Prioritize key sectors for policy development across multiple dimensions of job quality, such as the care sector	Federal/state/local

Source: Authors’ analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Increase the Minimum Wage at the Federal or State Levels

Thirty states (including DC) and more than 60 localities have passed higher state or local minimum wages.²³

SCALE OF IMPACT

More than two out of three workers earning the minimum wage are women across the US, and in some states, the concentration is even higher.²⁴

EVIDENCE

Models of a \$15 an hour federal minimum wage find that poverty (as measured by the supplemental poverty measure or SPM) would fall by 2.4 percentage points nationally if there was no subsequent job displacement, lifting 7.6 million people out of poverty. However, the evidence on employment impacts of raising the minimum wage continues to be mixed, as some research suggests higher minimums are associated with some declines in employment or hours worked. Using a “middle of the road” estimate for job displacement, Urban researchers estimate that about 3.2 million workers could lose work for at least part of the year, but average earnings and net resources would increase by \$5,000 and \$3,700, respectively, and SPM poverty would fall by 2.1 percentage points with 6.9 million people being lifted out of poverty.²⁵

Phase Out Tipped Subminimum Wages

More recently, some jurisdictions have begun phasing out tipped subminimum wages. Seven states and Guam have a tipped minimum wage equal to the regular minimum wage, while 27 states have an “in-between” policy paying tipped employees above \$2.13 but below the state minimum wage.

SCALE OF IMPACT

Women represent nearly 7 in 10 of the more than 4.9 million tipped workforce. Among tipped workers that are women, nearly 3 in 10 have a child. Three in 10 women tipped workers live in or near poverty, double that of all women workers.²⁶

EVIDENCE

Some research suggests that eliminating the tipped wage can increase weekly earnings, although it may affect overall employment in the restaurant industry.²⁷ However, other important effects that support standardizing the minimum wage for both tipped and nontipped workers exist. Proponents of “a one fair wage” strategy for all workers argue that the reliance on employers to make up the required difference between tips and the minimum wage facilitates wage theft on part of employers, particularly given limited enforcement capacity.²⁸ Other research suggests association with tipped work and health outcomes, particularly for women. For example, one study finds that workers subject to the subminimum tipped wage may be at greater risk for low birthweight of children.²⁹ Research also suggests that female tipped workers have greater odds of reporting a depression diagnosis or symptoms relative to women in nonservice work, while there did not appear to be similar effects for men.³⁰

Increase Use of Scheduling Ordinances

Nonstandard work hours impact the ability for single mothers to secure child care,³¹ have sufficient time for their families, and even impact women's ability to schedule health care.³² Low-wage jobs often employ "just-in-time" scheduling practices that afford employees little control of their own schedules.³³ Promising local policy levers include the following:³⁴

- Right to request laws, which protect employees who want to request schedule changes without retaliation
- Advance notice laws, requiring advance notice and good faith estimates of work schedules
- Pay for reporting to work laws, providing compensation for last-minute work schedule changes
- Right to rest laws, penalizing split-shifts, or working shifts that fall on the same day

SCALE OF IMPACT

A study of low-income families with working mothers in 25 high-child poverty communities across the United States found that 73 percent of mothers worked nonstandard schedules.³⁵

EVIDENCE

One state (OR) and several cities (Chicago, Emeryville, Los Angeles, New York, Philadelphia, San Francisco, and Seattle) have passed various forms of predictive scheduling laws. Evidence finds the California Fair Workweek Ordinance decreased parents' schedule unpredictability and improved well-being.³⁶ At the employer level, these practices are shown to improve productivity and sales.³⁷

Improve Labor Protections for Certain Occupations

State-level policy innovation has increased worker protections for some groups. For example, 12 states, DC and a few localities have adopted the Domestic Workers Bill of Rights to improve protections, benefits and transparency for those who work in occupations such as house cleaning, child care and home health care.³⁸ Some states have moved to give better protections to farm workers, such as access to workers compensation, but protections for farm workers are still very limited.³⁹ A recent report developed collaboratively by the Urban Institute, the Aspen Institute's Future of Work Initiative, and A Better Balance identifies a mix of strategies and incentives that could help protect individuals in nonstandard work arrangements.⁴⁰

SCALE OF IMPACT

Some excluded worker groups are among the fastest-growing occupations. Domestic workers are projected to grow by 25.3 percent between 2020 and 2030, while other worker occupations are expected to grow by about 7.2 percent.⁴¹ The vast majority of domestic workers are female, and the majority are women of color. Women now make up more than one in every four hired farm workers, a share that has increased significantly since the Great Recession.⁴² Although more men than women have typically worked as independent contractors, recent data show that women's participation is growing faster than men's.⁴³ It is also notable that many low-income individuals may supplement low earnings from other jobs with "gig" or contract work. The fissured nature of the 21st century workplace also means that more jobs that were once a part of the traditional employment structure with greater employment protections may now be contracted out.⁴⁴

EVIDENCE

Worker protections are important in buffering workers from economic shocks, reducing material hardship, and improving health outcomes. For example, individuals who received unemployment insurance were significantly less likely to experience food insecurity, have difficulty with household expenses, fall behind on their mortgage or rent, or report symptoms of anxiety or depression.⁴⁵ Worker organizations like unions can help secure better pay and benefits and play an important role in securing workers' legal rights.⁴⁶

Incentivize Growth of Good Jobs with Government Procurement Practices

To create incentives for employers to adopt high-road labor practices, some municipalities and anchor institutions are utilizing competitive contracting criteria. For example, the Good Food Purchasing Program (GFPP) identifies five value categories, including a valued workforce, that institutional purchasers like school systems, city agencies, or other large buyers of food and food services can prioritize in contracting with suppliers and vendors.⁴⁷ Several major school systems have adopted GFPP, including those in Austin, Chicago, Cincinnati, Los Angeles, Pittsburgh, and Washington DC. GFPP evaluation criteria for labor range from basic expectations like respecting workers' rights and complying with labor laws to higher-scoring best practices, such as fair labor certifications or unionization.⁴⁸ In some cases, state or local contracting law may need to be modified to permit public purchasing units to move away from a singular focus on lowest bidder.

Beyond the food sector, responsible bidder ordinances (RBOs) have been used in the construction sector, which is also an area with high engagement from public sector purchasers. RBOs also encourage a focus on benefits and value, not just cost. One criteria generally included in RBOs is proof of vendor

participation in an apprenticeship program, which can help build skills and open job opportunities in local areas. Women have traditionally participated in construction jobs at much lower rates than men, but apprenticeship programs and targeted federal grants can assist in increasing their access to these pathways.⁴⁹

SCALE OF IMPACT

Food service institutions spend over \$125 billion per year on food.⁵⁰ The \$1.2 trillion Infrastructure Investment and Jobs Act (IIJA), passed in 2021, is stimulating significant public sector spending on construction and infrastructure over a five-year period and could offer greater opportunities to emphasize job quality via public contracting. If even a small portion of these investments are used to support better job quality, the impact for workers could be meaningful.

EVIDENCE

- **Good Food Purchasing Program.** Although evidence on impact is still emerging, the GFPP can not only be utilized to reinforce compliance with labor laws and encourage better labor practices, but it can also serve as a generator of local jobs and economic activity through its value category on local food systems.⁵¹
- **Responsible bidder ordinances.** One study in Illinois and Indiana found that RBOs increased competition for taxpayer-funded contracts, increased the percentage of contracts awarded to union contractors (which may be more likely to support apprenticeships) and did not affect overall project costs.⁵²
- **Infrastructure Investment and Jobs Act.** Although not mandatory, the Department of Labor published a Good Jobs Initiative in 2022,⁵³ outlines elements of job quality including recruitment and hiring, benefits, diversity and inclusion, empowerment and representation, job security and working conditions, organizational culture, pay, and skill and career advancement. These tenets of good quality jobs were reflected in the IIJA and states can spend some funding from IIJA on workforce development.⁵⁴

Expand Paid Family and Medical Leave

At the federal level, a critical policy lever includes creating a national paid family and medical leave insurance program, as outlined in the FAMILY Act, which would ensure nearly universal coverage.⁵⁵ Further levers include expanding the FMLA's definition of a family to include a broader set of relationships, as outlined in the Caring for All Families Act,⁵⁶ emphasizing the need for inclusivity as

family dynamics evolve in the US. States are leading the way in well-designed paid family and medical leave policies that include both wage replacement and job protections.⁵⁷

SCALE OF IMPACT

It is estimated that under the FAMILY Act, 4.1 percent of eligible single-income workers would take leave and receive paid-leave benefits.⁵⁸

EVIDENCE

The FAMILY Act is estimated to reduce poverty by over 16 percent among receiving families.⁵⁹ More generally, access to paid family and medical leave would improve physical and mental health for new parents,⁶⁰ could decrease infant mortality rates by 12 percent,⁶¹ and improve labor market participation by more than 5 percent in the year of a birth.⁶²

Prioritize Sectoral Strategies to Improve Job Quality for Jobs Often Held by Single Mothers

Sector-focused strategies to improve work are complex, multifaceted, and require engagement of workers, consumers, employers, philanthropy, and government. In the near term, state-level or local efforts to experiment with policy solutions may offer the best laboratory for identifying and refining useful policy changes. The approaches may range from targeted interventions, such as pay equity, to universal approaches, such as the universal care system.

- **Pay equity.** For example, the District of Columbia is pursuing a pay equity fund⁶³ to bring the earnings of early child care workers in line with those of K–12 educators. In the home care sector, promising interventions include development of worker-owned cooperatives, which can improve employment and earnings outcomes for home care workers.⁶⁴
- **Universal care.** Ultimately, many researchers and advocates argue that achieving meaningful improvements in the care sector require stronger public investments in a universal care system that can spread the costs of meeting both the growing demand for care workers and the need for better job quality.⁶⁵ Universal care models are important to consider given the widespread and growing need for quality care in an aging population and for families balancing intergenerational care needs.⁶⁶

SCALE OF IMPACT

One in 10 working mothers are employed in elementary and secondary education,⁶⁷ and the vast majority of child care workers are women.⁶⁸

EVIDENCE

Evidence from the DC Pay Equity Fund shows improved perceptions of fair pay, increased retention and improved financial well-being and ability to build savings.⁶⁹

Notes

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Postsecondary Education Access and Workforce Development Opportunities

In this section, we discuss key levers to improve access to higher education and workforce development programs, specifically by increasing access to child care, which can enable single mothers to build skills and prepare for higher-quality jobs. Single mothers make up a large portion of low-income parents participating in an education or training program¹ and merit special considerations to improve outcomes.

Access to Child Care in Postsecondary Education

Increasing educational attainment is a key pathway for economic security. For women, earning postsecondary credentials can increase lifetime earnings and employment rates.² Not only do mothers who earn a college degree earn substantially more, but their children also have higher educational attainment and earnings.³

Single mothers with only a high school diploma in the US are 1.8 times more likely to live in poverty than when they hold an associate degree, and 3 times more likely than when they hold a bachelor's degree. However, single mothers are less likely to hold postsecondary credentials than other women, and more likely to have started but not finished a postsecondary degree.⁴

A key challenge for single mothers who want to pursue postsecondary education and other workforce development opportunities is access to affordable child care that can allow them to attend classes or combine education and work. Young parents in particular need additional support to succeed in the long term, especially given financial constraints to afford child care.⁵ The Child Care Development Fund (CCDF) is one critical program that improves access to child care, among other potential supports via workforce and training programs. More specific levers to explore in relation to the CCDF program appear in the section Affordable and Accessible Child Care.

Workforce Development

While postsecondary education can be a critical asset for upward mobility, we focus here on some specific approaches for increasing access to other workforce strategies, as single mothers can also benefit from other types of training and credentialing programs. Several federal, state, and local funding sources support workforce development programs, and the primary source of federal funding for the public workforce system is the federal Workforce Innovation and Opportunity Act (WIOA),⁶ authorized in 2014, intended to support regional collaboration via local workforce development boards that help meet the needs of local labor markets. These boards coordinate a network of 2,400 American Job Centers that provide job search, education, training, and supportive services. AJC programs vary greatly in their offerings, and often little evaluation evidence is available on which of the thousands of programs offered across sites are most effective. Moreover, training data suggest that training programs may not consistently focus on connecting participants with opportunity occupations that offer better returns to work.⁷

Evidence supports prioritizing a career pathways approach (also required by WIOA), combining training and attainment of in-demand postsecondary credentials to help less educated workers advance to better paying jobs. A Department of Labor meta-analysis of the average impacts of 46 career pathway program studies reported that “the career pathways approach leads to large educational progress gains, large gains in industry-specific employment, small gains in general employment, small gains in short-term earnings, and no meaningful gains in medium/longer-term earnings” (though some evaluations did report earnings over more than five years, indicating the need for further research).⁸

Apprenticeships are also a helpful tool to increase the number of women in skilled trades and are an important entry point into the labor market. In 1992, Congress passed the Women in Apprenticeship and Nontraditional Occupations (WANTO) Act through the Department of Labor to provide technical assistance to employers to increase employment of women in apprenticeships. However, women in registered apprenticeships still largely participate in female-dominated occupations, such as health care and education, which often have lower wages and cite child care and harassment as top barriers to retention.⁹

Summary of Policy Levers

Below is a table of policy levers that can improve workforce support access for single mothers.

TABLE 1

Postsecondary Education and Workforce Development Policy Levers

Policy category	Policy recommendation	Description	Level
Access to child care	Expand CCDF access to families in education and training	States should establish CCDF eligibility rules that provide broad access to child care for parents in education and training programs and increase collaboration between WIOA workforce development boards and CCDF agencies	State
	Make American Job Centers more inclusive to the needs of parents	American Job Centers should help meet family child care needs through WIOA supportive services funding and partnering with child care agencies	Local
Access to workforce development and training	Expand funding for and access to sector-based programs, including pre-apprenticeship and apprenticeship programs	Sector-based programs are effective pathways to well-paying jobs, and pre-apprenticeship programs and women-only training programs can improve participation and retention	State/local/employer collaboration

Source: Authors' analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Expand CCDF Access to Families in Education and Training

As noted in the child care section, CCDF subsidies are a critical support for single parents, and they are the most commonly reported source of funding for child care for parents in education and training.¹⁰ However state discretion on eligibility rules means coverage for education and training varies widely, from 70 percent of the CCDF caseload receiving child care for education and training in Virginia to less than 5 percent in Arizona.¹¹ While we discuss ensuring adequate funding for CCDF in the child care section, it is also critical to reduce barriers and increase flexibility around eligibility for parents in

education and training (work requirements, time limits, types of eligible degrees), which especially impacts single mothers that may face additional barriers to training.¹²

State and local workforce development boards can also collaborate with state or local CCDF representatives to develop plans to increase access.¹³ For example, the Georgia Department of Early Care and Learning, which administers CCDF, and the Technical College System of Georgia, which administers WIOA funds, have a collaborative partnership and have established connections at the local level with family support consultants to refer parents in employment and training to child care assistance programs.¹⁴

SCALE OF IMPACT

While 44 states and DC allow parents to get child care assistance to finish high school or earn an equivalent certification, 15 of these states also impose work requirements.¹⁵

EVIDENCE

The CCDF program can lead to increased economic mobility for single mothers (via higher employment rates¹⁶ and wealth building¹⁷). See the Affordable and Accessible Child Care section for more information.

Make American Job Centers More Inclusive to Parents

Strategies beyond CCDF for meeting child care needs and supporting transportation are needed to support single parents engaging in workforce development. One avenue includes through services offered by American Job Centers, including the following:

- **Funding supportive services.** Child care and transportation are allowable services covered by WIOA supportive-service funds, but many states and localities may not prioritize their limited resources for child care supports.¹⁸ Local workforce development boards can choose to invest more funding for supportive services to make training programs more accessible for single parents. Some advocates have suggested future reforms to offer grants that both cover training tuition as well as the cost of supportive services.¹⁹
- **Partnering with child care agencies.** American Job Centers can also partner with local child care agencies to help facilitate access to child care for parents with low incomes.²⁰

- **Allowing children in Job Center spaces.** In a survey of local workforce development boards, only 32 percent required centers to allow parents to bring their children into the center, and 7 percent had dedicated space for children.²¹

SCALE OF IMPACT

In 2021, less than 15 percent of WIOA participants received supportive services, and only a subset of these recipients received services for child care.²²

EVIDENCE

Supportive services such as child care assistance are an evidence-based strategy for increasing the ability to acquire training and to maintain employment.²³

Expand Funding for and Access to Sector-Based Programs

Given the evidence around the importance of the career pathway approach and sector-based programs, increasing funding for these programs is an important way to reach low-income single mothers who need to be connected to higher-quality jobs.

The Sectoral Employment Impact Study also found positive benefits among participants in experienced nonprofit led, sector-based programs with strong links to employers. The benefits were particularly notable among women.²⁴ A promising, evidence-based sector model is Project QUEST in Texas, which provides financial, academic, and personal supports to low-income individuals to help them attain well-paying jobs in key sectors. A randomized controlled trial of their San Antonio site found that the study participants, who were largely Latina single mothers, experienced significant and sustained increases in earnings in the health care sector over the following 14-year period.²⁵ This model has now been replicated in multiple locations across the US.²⁶

Another type of sector-based strategy are apprenticeship programs, which are an evidence-based strategy for improving outcomes for workers.²⁷ Nevertheless, women have had limited representation in these programs. One strategy for addressing this disparity is the use of pre-apprenticeship programs, which are designed to prepare individuals for entry into an apprenticeship program, or other job opportunities, and can often be more supportive environments for populations like women and youth. They have been found to improve recruitment of women into trades, which can offer higher-wage employment opportunities. Pre-apprenticeship programs can increase retention, and women-only training programs can provide a more supportive learning environment, such as programs in

information technology. Grantees of WANTO can utilize funding to support the pre-apprenticeship model. Similar to Job Centers, funding for supportive services is also critical.²⁸

SCALE OF IMPACT

The United States falls behind other developed economies, such as Germany, Canada, and the United Kingdom in offering apprenticeship opportunities for a meaningful percentage of its workforce.²⁹ Underrepresentation in apprenticeship opportunities is particularly stark for women, especially given that women make up nearly half of the US workforce.³⁰ In 2022, women represented only 13.8 percent of active registered apprentices,³¹ and the majority of women in registered apprenticeships participated in female-dominated occupations (61 percent), such as health care support, educational instruction and library, and personal care and service occupations.³²

EVIDENCE

Women-only training programs are found to be supportive in the needs of participants and allow the opportunity to speak openly about barriers and concerns.³³ Apprenticeship programs can help women access higher-paying, higher-demand occupations, including those in which they have had lower participation, like information technology.³⁴

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Health Care and Maternal and Child Health Services

Providing adequate health care coverage and access to vital health care services ensures the well-being of single mothers and their children. Below we discuss three critical supports: (1) access to Medicaid, (2) access to mental health care, and (3) home-visiting programs.

Access to Medicaid

Programs like Medicaid and the Children's Health Insurance Program (CHIP) provide free or low-cost health coverage to low-income people, including families and children, pregnant women, the elderly, people with disabilities, and in expansion states, other adults. Access to Medicaid has been linked to increased health care coverage, access, and use among Medicaid-eligible families.¹ However, access to Medicaid varies across states. The median Medicaid eligibility threshold for parents in the US is 138 percent of the federal poverty level (FPL) but ranges from less than 50 percent FPL in states such as Alabama, Florida, Mississippi, and Texas to 221 percent in DC.

10 percent of single mothers are uninsured compared with 8 percent of women in two-parent households.

In 2020, of the 16 percent of nonelderly adult American women covered by Medicaid, more than one-third (38 percent) were single parents.² However, in 2023, an estimated 1 in 10 single mothers were uninsured, compared with 8 percent of women in two-parent households.³

Access to Behavioral Health Care and Decreasing Maternal Mortality

In addition to access to health care coverage for a broad spectrum of health care needs, a fundamental feature of improving maternal health and well-being—and, by extension, child well-being—requires culturally effective prevention, identification, treatment, and social supports for mental health conditions and substance use disorders (SUDs). In 2024, a congressionally mandated Task Force on Maternal Mental Health released the National Strategy to Improve Maternal Mental Health Care, which highlighted that one in five individuals experience mental health or SUD issues during pregnancy

or the postpartum period, a time of heightened vulnerability. The task force found that behavioral health conditions, including suicide and overdose, were the most common causes of pregnancy-related deaths between 2017 and 2019, surpassing conditions such as hemorrhages, cardiac and coronary conditions, and infections.⁴

Mothers with and without partners are at risk for these conditions. Although many single mothers have strong social networks, those who have fewer social supports and competing demands of caregiving, work, or school, face added stressors.

Access to Home-Visiting Programs

Home-visiting programs are also critical supports that can increase connectedness of single mothers and provide new and expectant parents with information, support, and referrals to community resources and services. These programs can establish a foundation for good maternal and child health and food security, addressing urgent basic needs and enabling families to focus on family goals. A strong body of research evidence points to positive impacts on multiple health outcomes for participants, including reductions in low birth weight, preterm births, infant emergency medical care utilizations, and increased breastfeeding initiation.⁵ Many home-visiting program models exist, with the two of the largest models in the US being Nurse-Family Partnership (NFP)⁶ and Parents as Teachers (PAT).⁷ Launched in 2012, the federal Maternal, Infant, and Early Childhood Home Visiting (MIECHV) Program⁸ is the largest funding source for home-visiting programs in the US. All 50 states, DC, and 5 US territories have access to funding from the MIECHV program. However, about 280,000 families were served in 2023, which is only 1.6 percent of all potential beneficiaries and 3.6 percent of high-priority families.⁹ The funding stream for home-visiting programs is piecemeal and requires states to find and integrate multiple funding sources to serve high-priority families at local levels.¹⁰

I can't afford to stop going to work, so maybe you know my child will start experiencing the same symptoms and I can take them to the doctor, and you know, through that way I can find out [if I'm sick] because, I mean, I don't have insurance. I have to wait and see if, you know, my child ends up being OK and then we'll know that I'm OK.

—Single mother from Texas

TABLE 1

Health Care and Services Policy Levers

Policy category	Policy recommendation	Description	Level
Medicaid	Maintain and expand Medicaid in all states	Ensure expansion of Medicaid in all states to increase equity	State
	Provide continuous eligibility postpartum	Enact multi-year continuous eligibility postpartum for families with children less than 5 years old covered by Medicaid	Federal/state
	Ensure access to Medicaid presumptive eligibility	Allow people to access temporary medical insurance while their application for benefits is being processed	State/local
Behavioral health	Expand access to mental health and SUD care, including prevention of mental health crises, screening, and treatment	Facilitate access to high-quality, evidence-informed, culturally effective integrated physical and mental health care services for expectant and postpartum mothers	Federal/state
Home visiting	Expand access to home-visiting programs	Address geographic gaps in services, particularly in rural areas; continue building evidence on how home-visiting programs can help address early parenting challenges arising from substance abuse disorders and buffer children from adverse effects.	State/local

Source: Authors' analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Ensure Expansion of Medicaid in All States to Increase Equity

Forty states and Washington, DC, have opted for the Medicaid expansion, allowing nonelderly low-income women to access Medicaid regardless of pregnancy or parental status.¹¹

SCALE OF IMPACT

If the remaining 10 states adopted the Medicaid expansion, approximately 5 million adults would enroll in Medicaid, an increase of about 32 percent.¹²

EVIDENCE

Medicaid expansion is associated with improved health outcomes, including but not limited to improved mental health outcomes, decreased mortality, and detection of serious medical conditions.¹³ Medicaid expansion for parents is also associated with improved coverage and health outcomes for both parents and children.¹⁴

Enact Multiyear Continuous Eligibility Postpartum for Families with Children Less Than 5 Years Old

Prior to 2024, states were required to provide pregnant women and their children access to Medicaid through 60 days postpartum. The Consolidated Appropriations Act required all states to implement 12-month continuous eligibility for children beginning in 2024. However, guaranteed multiyear eligibility is important to both support the health and well-being of children and reduce the administrative burden required of single mothers in renewal once coverage lapses; estimates show 70 percent of all disenrollments across the country are due to procedural reasons.¹⁵ Promising strategies include extending coverage until age 6.¹⁶

SCALE OF IMPACT

As of June 2024, 12 states and DC are working to adopt multiyear continuous eligibility in hopes of assisting low-income families.¹⁷

EVIDENCE

Administrative burdens are known to exacerbate racial and ethnic inequities in access to care.¹⁸ Continuous coverage is associated with a multitude of economic and health benefits for low-income families and their children. These include increased school readiness, career mobility, and a reduction of administrative burden and coverage gaps.¹⁹

Expand Presumptive Eligibility for Medicaid and CHIP Programs

Presumptive eligibility enables people to secure coverage immediately after filing an application for these programs without waiting for their application to be fully processed if they are determined likely to be found eligible based on income, household size, and if applicable, pregnancy status.²⁰ The Affordable Care Act required all states to implement hospital presumptive eligibility (HPE), allowing qualified hospitals to immediately enroll likely-eligible individuals in Medicaid for a temporary period

while their application is processed. However, only 31 states have adopted presumptive eligibility for pregnant women in Medicaid in other qualified settings, such as health centers and local health departments.²¹ Without this, it can take up to 45 days to process an application, which can delay timely prenatal care, especially if providers require proof of insurance to schedule an appointment.

SCALE OF IMPACT

Post ACA, 26.8 percent of new mothers that received prenatal care covered by Medicaid were uninsured before their pregnancy.²²

EVIDENCE

A study of presumptive eligibility in Kansas found associations with improved prenatal care access among individuals with high school education or less.²³ Presumptive eligibility provides the same benefits as expanded Medicaid benefits, including a lowering of medical debts for its recipients.²⁴ Presumptive eligibility also guarantees reimbursement for providers, which can incentivize providers to provide care for uninsured pregnant women.²⁵

Expand Access to Care Models with Pre- and Post-Natal Health Services and Mental Health and SUD Care

The federal government can enact legislation and align incentives to facilitate access to high-quality, evidence-informed, culturally effective integrated physical and behavioral health care services for all birthing women.²⁶ Core services include comprehensive screenings for behavioral health needs in all settings that serve expectant and postpartum moms, enhanced services to address needs of both parent and child, expanded telehealth coverage to mitigate geographic shortages of behavioral health care providers, and resources to address social factors that influence outcomes, such as intimate partner violence, food insecurity, housing instability, and challenges meeting basic needs. Currently, some states' Medicaid covers maternal mental health screening as part of well-child visits, regardless of the mother's insurance status.²⁷

SCALE OF IMPACT

According to the Policy Center for Maternal Mental Health, 96 percent of birthing women live in an area with a shortage of maternal mental health professionals.²⁸ In nearly 22 percent of counties in the US, women face a high risk for maternal mental health disorders. Researchers have coined the term “maternal mental health dark zones,” where data show both high risk and low resources to respond to

need, and 150 counties are classified in this group. The states most affected by maternal behavioral health care shortages are Indiana, Louisiana, Oklahoma, Michigan, Texas, and Tennessee.²⁹ In addition, only 15.9 percent of women 12 or older with a SUD received any form of treatment in 2023,³⁰ and only 5.5 percent of SUD treatment centers offer child care programs.³¹

EVIDENCE

Better access to integrated maternal behavioral services can prevent morbidity and mortality, and support better well-being for children. Nearly two-thirds of pregnancy-related deaths from suicide, drug overdoses, and other causes associated with mental health conditions and SUDs in the period 2008 and 2017 occurred between 43 days to one year postpartum, emphasizing the need for postpartum coverage up to one year.³²

Expand Access to Home-Visiting Programs

Home-visiting programs are a critical lever for pregnant woman and postpartum mothers. A key lever to increase accessibility includes addressing geographic gaps in services, particularly in rural areas. Additionally, efforts to continue building evidence on how home-visiting programs can help address early parenting challenges arising from substance abuse disorders and buffer children from adverse effects are key. Increased funding must go hand in hand with increasing infrastructure to implement these programs, including by boosting staff and capacity to recruit and enroll new families. Efforts should also be made to recruit and retain home visitors, especially given low compensation (see Job Quality section for more information).

SCALE OF IMPACT

Despite demonstrated positive health outcomes, evidence-based home-visiting programs are available in less than half of US counties, leaving many eligible families unable to access services.³³ There are an estimated 17 million pregnant women and parenting families who could benefit from home-visiting programs. In 2024, 23 percent of potential beneficiaries of these programs are single mothers or single pregnant women.³⁴

EVIDENCE

Evidence based home-visiting programs are associated with improved health outcomes for children, increased emotional stability in families due to improved maternal mental health, reduced child maltreatment, and increased well-being. Home-visiting programs grant mothers the ability to thrive in

these aspects of their lives due to continued assistance they receive even after they reach self-sufficiency.³⁵

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Affordable Housing Access and Rent Support

Access to safe and affordable housing is paramount for families with children and can impact long-term economic mobility. Many single mothers are at risk for housing instability—as a full-time worker’s income is often not sufficient to afford rental or mortgage payments for adequate family housing.¹ In 2021, among single adults with children, 46 percent of single mothers were severely rent burdened (paying more than 50 percent of income on rent).² Moreover, the National Low-Income Housing Coalition estimates that there are only 34 affordable and available units for every 100 extremely low-income renters.³

Experiencing housing instability is dangerous, particularly for children; a large body of research connects homelessness and housing instability to adverse short- and long-term effects on children’s physical and mental health and development.⁴ Access to stable, quality, and affordable housing is also a necessary foundation for upward mobility.⁵

77 percent of low-income renters needing federal rental assistance do not receive it

17 percent of single mothers receive public housing subsidies, and 8 percent received rent subsidies in 2022

Public housing, housing choice vouchers, rental assistance, and tax credits are the primary policy mechanisms for helping renters. However, these programs are notoriously underfunded and have limited reach. Seventy-seven percent of low-income renters needing federal rental assistance do not receive it,⁶ and in 2022, 17 percent of single mothers receive public housing subsidies, and 8 percent received rent subsidies.⁷

Below is a table of policy levers that explain possible solutions to housing instability, which focus on both availability and affordability, as well as assistance. While two policies encourage markets to increase the stock of lower-cost housing, the remaining policy levers presented are geared toward helping families access affordable housing. Within each policy recommendation, there are further complexities to consider, with additional information provided in references. Although several policy levers exist that can empower homeownership, we focus here instead on strategies that could have the most impact for lower-income single mothers, who are more likely to be renters (around 85 percent of single mother renters were low-income).⁸

TABLE 1

Affordable Housing Policy Levers

Policy category	Policy recommendation	Description	Level
Housing supply	Expand Low-Income Housing Tax Credit Program (LIHTC)	Increase state LIHTC allocations to increase affordable housing construction and providing additional credits to states with high housing costs and inadequate recent housing production.	Federal/state
	Expand state and local policies permitting development of accessory dwelling units (ADU)	Allow development of ADUs through state and local policy, which can increase housing stock in single-family neighborhoods	State/local
Rent support	Expand the Housing Choice Voucher program	Expand accessibility to housing choice vouchers by fully funding the program	Federal/state
	Disincentivize policies criminalizing homelessness and increase funding for rapid re-housing and other permanent housing options	Disincentivize harmful policies such as the criminalization of homelessness to minimize harm to people while homeless and minimize additional burdens to resolving homelessness through fines and court fees, and work to decrease lengthy stays in family shelters by increasing funding for rehousing programs that move people out of shelter quickly	Federal/state/local

Source: Authors' analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Expand Low-Income Housing Tax Credit Program (LIHTC)

The LIHTC is the only major source of subsidized funding for affordable housing construction. From 2000 to 2016, it supported the construction or rehabilitation of about 115,000 affordable rental units each year. In more recent years, this number has declined by a third.⁹ While the program faces many challenges, it has historically experienced bipartisan support. Increased funding, specifically increasing state allocations of credits and providing additional credits to states with high housing costs and inadequate recent housing production, is needed to expand affordable housing development and could be incorporated into tax legislation expected in 2025.

SCALE OF IMPACT

The reach of LIHTC is wide; between 2000 and 2019, an estimated 25 percent of new apartments were supported in part through LIHTC.¹⁰

EVIDENCE

Data on the program is relatively limited, but some evidence shows about half of households accessing LIHTC-funded housing are extremely low income, and 61 percent are rent burdened. Additionally, 29 percent of LIHTC households have at least one child. LIHTC support for more affordable housing construction can also increase accessibility of higher-performing schools.¹¹

Expand State and Local Policies Permitting Development of Accessory Dwelling Units (ADUs) to Address Housing Shortages

ADUs are small second housing units that are built on the same lot as single-family homes, meant to address the shortage in housing by utilizing existing land. ADUs can be an effective solution for affordable rental costs, as studies have found that ADUs rent for lower amounts than primary residences.¹² Many cities across the country have enacted ADU laws, though with varying degrees of effectiveness due to regulatory restrictiveness, indicating the importance of not only implementing ADU laws but also ensuring they are written equitably and with community engagement.¹³ While there are a host of other levers that can increase housing supply—such as missing middle reforms, parking minimum reductions, or high-density upzonings—we focus on ADUs here as one example of such a reform.

SCALE OF IMPACT

California, as a case study, gave property owners the ability to add ADUs to their properties and removed zoning barriers. In 2022, ADUs were 18 percent of new residential construction in the state; if this practice was enacted nationwide, it is estimated that this would produce approximately 1.1 million units.¹⁴

EVIDENCE

Evidence is limited on how ADUs are linked to decreases in poverty or increases in mobility, but insights from the experiences in California suggest promising increases in affordable housing stock. Moreover, ADUs have been shown to be an affordable source of rental housing for lower-income renters in high-cost neighborhoods.

Expand the Housing Choice Voucher Program and Ensure It Is Adequately Funded

Formerly known as the Section 8 voucher, the Housing Choice Voucher program helps 2.3 million low-income households afford rent in the private market. Increasing or fully funding the program to avoid large gaps in coverage is critical. Additional strategies include targeting vouchers to populations at high risk of homelessness, including parents with young children.

SCALE OF IMPACT

Eight percent of single mothers receive subsidized rent, though expanded or full funding could reach many more given that an estimated 46 percent of single mothers are severely rent burdened.¹⁵

EVIDENCE

Housing vouchers reduce homelessness and housing instability, psychological distress in adults, domestic violence, and food insecurity, as well as improving child well-being.¹⁶

Disincentivize Policies Criminalizing Homelessness and Increase Funding for Rapid Rehousing and Other Permanent Housing Options

There are several policies focused on preventing homelessness, such as expanded emergency rental and housing assistance. Key community-based stakeholders we interviewed, however, also emphasized the experiences of and risks to single mothers already experiencing homelessness. A key policy lever to support those experiencing homelessness involves providing local jurisdictions with incentives to minimize criminalization of homelessness, which may actually complicate efforts to decrease homelessness¹⁷ and contributes to framing homelessness as individual, deviant behavior rather than a condition with structural roots.¹⁸ Additionally, reducing overcrowding in family shelters and prioritizing quick transitions to stable housing can be protective of children's mental health.¹⁹

SCALE OF IMPACT

Twenty-nine percent of the total population of people experiencing homelessness are families with children.²⁰ Nearly 90 percent of families with children in shelters are headed by women.

EVIDENCE

Focusing on rapid rehousing can significantly improve outcomes for families. For example, researchers found that rapid rehousing strategies prevented 91 percent of families from returning to homelessness after one year.²¹ Other research found that children who had stayed in an emergency shelter but were

able to experience more stable housing situations and child care arrangements after their shelter experience exhibited fewer behavior problems 20 months later than those who did not.²²

Notes

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Expanded Tax Benefits

Refundable tax credits lift millions of people out of poverty, especially single mothers and their children. The **child tax credit** (CTC) is a proven tool to support families with children. In 2021, the American Rescue Plan Act (ARPA) temporarily increased the maximum credit amount and made the full credit available to the lowest-income families. And unlike tax credits that are usually paid out once a year as part of a tax refund, half of the expanded credit was also paid out monthly during the second half of 2021. The ARPA changes reduced food insecurity, the number of children in poverty,¹ housing insecurity, and other material hardships.² These changes expired at the end of 2021, and the upcoming expiration of numerous temporary tax changes in 2025 enacted under the Tax Cuts and Jobs Act (TCJA) provides an opportunity to expand the CTC, especially with recent bipartisan interest.

The **earned income tax credit** (EITC) benefits working people with low to moderate incomes and is a particularly important program for single mothers. Twenty-three million families received the EITC on their 2022 returns.³ Research examining the impact of multiple expansions of EITC over the last few decades finds that EITC increases employment participation for single mothers with low education by about 3 percent for every \$1,000 increase in the maximum credit.⁴ In contrast, the credit has not been found to increase employment among most married mothers.⁵ The EITC is also an important “two-generation” antipoverty strategy: research shows the EITC generates positive economic outcomes for children as they grow into adulthood, such as increasing high school and college completion rates, as well as employment rates and earnings.⁶ A body of literature further supports the EITC’s impact on health improvements for mothers, better health and social outcomes for children, poverty reduction, improved labor outcomes, and increased household income.⁷

In 2021, ARPA made temporary changes to the EITC, notably increasing the amount of the credit available to “childless” workers, some of whom are noncustodial parents.⁸ However, the credit reverted to its earlier structure following that tax year.

When discussing reform for tax credits, it is important to highlight that complex family dynamics are increasingly common while traditional rhetoric and tax credit policy reform centers around promoting marriage and traditional family arrangements. Low-income parents are more likely to be single parents or cohabitating partners.⁹ Policy reform can reflect these realities by being marriage neutral, rather than incentivizing or disincentivizing marriage. Moreover, family caregiving arrangements may be complex and may not match a tax code’s definition for qualifying children;

residency tests for the CTC require that the child live with relatives for more than half the year, though these experiences are often dynamic, especially in low-income households.¹⁰

Summary of Policy Levers

TABLE 1
Policy Levers for Tax Benefits

Policy recommendation	Description	Level
Expand the federal child tax credit for low-income families with children.	Increase the maximum CTC that low-income families with children can receive and include more rapid phase-in for families with more than one child.	Federal
Expand the federal EITC for “childless workers,” including noncustodial parents.	Expand the maximum credit for adults without dependent children to improve support to noncustodial parents.	Federal
Expand implementation of and/or generosity of state-level credits.	Expand implementation of state-level CTCs or EITCs in states that do not offer them and increase generosity of state-level credits in states that do offer them.	State
Increase access to tax credits for ITIN filers.	Expand access to EITC to filers that use individual taxpayer identification numbers (ITINs).	Federal/state

Source: Authors’ analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Expand the CTC for Low-Income Families with Children

There are different approaches to modifying the CTC. The TCJA created a larger maximum credit and made the credit available to families with higher incomes (in part to offset other tax changes, like the temporary elimination of the personal exemption). ARPA temporarily made the maximum credit available for low-income families (including families reporting no income), which was paid out monthly. The TCJA approach was not fully supportive of families with low incomes, as it retained a work requirement; the ARPA expansion was notably impactful for cutting child poverty and reducing food

insecurity, as it removed the work requirement, increased the maximum credit, and provided a partial monthly payment.

Ultimately, this work and earnings requirements disproportionately impact single parents, who are required to work, as opposed to married couples, in which only one adult would be required to work. Removing the work requirement would enable roughly 17 million children to be newly eligible.¹¹

However, a common concern with the CTC expansion is it could discourage credit recipients from working if made permanent.¹² While the majority of the literature suggests modest work disincentives from a change like the ARPA expansion to the child credit, these concerns have continued to limit the range of policy options Congress is willing to consider, often in ways that continue to exclude the most vulnerable children.¹³ Thus maintaining the work requirement while expanding the credit to low-income working families with children and increasing the maximum credit, may have the most bipartisan support.¹⁴

SCALE OF IMPACT

Under the “Wyden-Smith” bill, which modifies the TCJA changes to increase the value of the credit for low-income families by having it phase in more rapidly for families with multiple children and increasing the maximum credit amount available to families with low incomes, 16 million children in families with low incomes would benefit.¹⁵

EVIDENCE

A total of 500,000 children would be lifted out of poverty, across all races and ethnicities. Specifically, it would help parents overrepresented in low-paying jobs, including single parents; for example, a single parent with two children who earns \$22,000 as a child care worker would gain \$675 in the first year.¹⁶

Expand the EITC to Support Noncustodial Parents

ARPA temporarily raised the maximum credit for workers without children from about \$500 to \$1,500 and expanded eligibility to include workers 19 to 24 years of age and those 65 and older.¹⁷ Many low-income noncustodial parents fall into this “childless” category. Bipartisan support exists for expanding a childless EITC, specifically for lowering the age limit again to 21, tripling the maximum credit, and doubling the phase-in and phase-out rates.¹⁸

SCALE OF IMPACT

Estimates suggest 40 percent of “childless workers” are parents, and 5 percent are noncustodial parents of minor children.¹⁹

EVIDENCE

An expanded “singles” EITC may improve outcomes for children through the noncustodial parent pathway. In the NYC Paycheck Plus demonstration, which simulated an expanded credit for adults not living with children, child support payments increased among noncustodial parents.²⁰ Findings from Paycheck Plus also indicated that noncustodial parents experienced improvement in psychological distress.²¹

Expand Implementation or Generosity of State-Level Credits

States are leading the way on expanding access to tax credits; 31 states and DC have a state EITC.²²

Key recommendations for states with an existing EITC, as well as future design considerations for those without one, include the following:

- Expanding generosity (percentage of the federal credit)
- Making the state credit fully refundable (currently refundable in all but four states: Missouri, Ohio, South Carolina, and Utah)
- Expanding the benefit to noncustodial parents (as was done in DC, Maine, and Maryland)

Notably, for states without a state-level EITC, it is not required for a state to have an income tax; in 2021, Washington became the first state without one to enact a state EITC, which instead requires an application and disburses the benefit based on the filer’s income and family size.²³

Additionally, 14 states have a state CTC. Similar recommendations apply, including full refundability and expanding eligibility to ITIN filers. Other specific recommendations include the following:

- Removing the earnings requirement
- Phasing in the credit on a per-child basis, rather than setting a household maximum, to avoid penalizing children in large families

- Making the credit available monthly, as was done during the ARPA expansion, which has been shown to meet financial needs in real-time
- Enacting a CTC as a percentage of the federal credit, if the state is unable to launch a standalone credit²⁴

EVIDENCE

A refundable state EITC of at least 10 percent of the federal EITC (enacted in 22 of the 31 states) is associated with household economic security, and similar to the federal EITC, has the greatest effects for single mothers and their children.²⁵ In almost all states, a refundable state-level CTC would reduce child poverty by 25 percent.²⁶

Expand Access of Tax Credits to Filers Using an ITIN

Allowing filers using an individual taxpayer identification number (ITIN) to claim the state and federal EITC is a key recommendation (currently 10 states and DC offer this for the state-level EITC).²⁷ All wage earners are required to pay taxes, regardless of immigration status. ITIN filers are often undocumented workers who pay taxes but cannot access the federal credit due to lack of a valid Social Security number. In addition, some individuals who have ITINs are lawfully present in the US, such as certain survivors of domestic violence, Cuban and Haitian entrants, and certain spouses and children of individuals with employment visas.²⁸

EVIDENCE

A federal EITC expanding eligibility to ITIN filers could reach between 1.8 and 3 million additional households.²⁹

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Financial Resilience, Stability, and Well-Being

Competing Financial Demands

28 percent of single-mother households were poor in 2022, compared with 15 percent of single-father households and just 5 percent of married parents

Single-parent households, and especially those headed by single mothers, have disproportionately low incomes, often the result of low-quality jobs (see Job Quality and Workforce Development sections). In 2022, the median household income for single-mother families was \$40,000, significantly less than the median for single-father households (\$56,784)¹ and well below the overall US median household income of \$74,580.²

Using the official poverty measure, 28 percent of single-mother households experienced poverty in 2022, compared with 15 percent of single-father households and just 5 percent of married parents. Despite high participation in the labor force (where three in four hold a full- or part-time role), single mothers have lower incomes and are more likely to be in poverty than single fathers or married mothers.³

High levels of expenses further hinder single mothers' ability to save. Single-parent households face a higher burden of child care expenses,^{4,5} and rent costs 70 percent of the average single mother's salary, indicating they are severely rent burdened.⁶

Limited Access to Tangible Financial Resources

Unbanked individuals cite inability to meet minimum balance requirements and lack of trust as key reasons they do not have an account.⁷ About 15 percent of single-parent households are unbanked, more than three times the national average, according to the FDIC.⁸ Over half of single parents reporting having a credit card, personal loan, or line of credit, compared with the national average of 72 percent.⁹ Finally, single parents are more likely to report using non-bank financial services, such as check-cashing services or money orders,¹⁰ as well as high-cost products like payday loans.¹¹

Lower Rates of Wealth

Single parents also have fewer assets to rely on as a buffer for economic shocks and to use as a foundation for building wealth. Single mothers are more likely to have lower levels of retirement savings¹² and are more likely to rely on Social Security for their post-retirement living expenses than married individuals,¹³ and have lower homeownership rates than single women without children and single men.¹⁴

As a result of these overlapping constraints, few single mother families have resources left over to save and invest in asset-building opportunities. The disparities in wealth between single mothers and other households is stark: in 2022, the median net worth, or wealth (defined as total value of assets minus debt) of all US households was \$176,300, but only \$10,700 among single-mother households.¹⁵ Mirroring the overall population, single mothers of color have lower levels of wealth than white single mothers. According to a report by the St. Louis Federal Reserve Bank, single white mothers have 11 times the wealth of their Black and Latina counterparts.¹⁶

Ultimately, building financial stability requires intervention on various fronts, including by increasing the tangible financial resources available via increasing wages and eligibility for and generosity of safety net supports, as well as by reducing the impact of large expenditures on household budgets that induce material hardship, such as via housing subsidies, child care support, and others. We discuss these programs at length in other sections and focus in this section on specific **financial resilience** (building liquidity or resources to respond to an income or expense shock) and **wealth-building** (being able to save and accumulate money) policy levers.

TABLE 1
Financia Well-being Policy Levers

Policy category	Policy recommendation	Description	Level
Financial resilience	Improve access to affordable and safe credit	Reduce barriers to credit through recognition of alternatives or expansion of special purpose credit programs	Lending Institutions for specific populations or places
	Expand and strengthen small-dollar loans	Expand access to small-dollar loans, via employer-sponsored programs or banks and credit unions	Employers or lending institutions, as well as federal regulators of these sectors
	Expand testing of and research on guaranteed income (GI) programs	Expand research on GI pilots and their interaction with tax and transfer programs and assess their effectiveness on family financial stability	State/local
Wealth building	Expand and strengthen early life	Expand statewide child development accounts (CDAs) and “baby bonds”	State

Policy category	Policy recommendation	Description	Level
	wealth-building accounts		
	Expand incentivized savings models	Expand incentivized savings models, such as individual development accounts (IDAs)	Multiple levels (can be partnerships among government agencies or nonprofits with lending institutions)
	Increase access to mainstream financial tools	Reduce share of unbanked mothers and increase access to safer banking options for those with bank accounts by encouraging use of “Bank On” accounts	State/local/lending institutions

Source: Authors’ analysis of policy levers.

Policy Details

Below are detailed summaries of how each policy lever can impact single mothers.

Improve Access to Affordable and Safe Credit

In October 2024, the US Treasury released a *National Strategy for Financial Inclusion in the US*,¹⁷ which outlines multiple policy and practice options for increasing access to safe and more affordable financial tools and products. Specifically, people who need to establish or improve their credit score are sometimes stymied by a lack of documented transactions that are recognized by credit bureaus. Some of the Treasury’s recommendations include the following:

- Encourage credit bureaus and lenders to recognize alternatives that consumers consent to monitoring, such as bank account flow or utility payments. Further, ensure landlords and utility providers reflect positive repayment behaviors that can be utilized as these alternatives.
- Use the authority provided by the Equal Credit Opportunity Act to expand Special Purpose Credit Programs (SPCP)¹⁸ to expand credit options for borrowers who have experienced economic disadvantage or share specific characteristics, such as women and consumers of color. Given higher rates of financial hardship among single mothers of color, this may be a promising strategy. SPCPs can also be people or place-based and can increase access to affordable credit for needs such as home-buying.

SCALE OF IMPACT

Over half of single parents have a credit card, personal loan, or line of credit in the prior 12 months, lower than the national average of adults (72 percent).¹⁹

EVIDENCE

Evidence shows SPCPs can reduce racial inequities in homeownership,²⁰ and are an important tool to expand access to credit.²¹ Increasing access to affordable credit can help reduce expenses incurred by low-income families.²²

Expand Access to Small-Dollar Loans through Employers and Lenders

Employers can collaborate with financial institutions to offer employees small-dollar loans (employer-sponsored small dollar loans, or ESSDLs), which can help cover short-term financial emergencies that may otherwise disrupt earnings. Similarly, lenders can initiate their own small-dollar lending programs. The financial institutions utilize “underwriting criteria,” such as income and length of employment in good standing, to avoid predatory lending practices, especially for those with no or poor credit. This makes small-dollar loans an effective strategy for single mothers, who have lower rates of accessing credit.

EVIDENCE

Data show employers are generally satisfied with loan programs, perceive them as mutually beneficial to their company and employees, and feel ESSDL is a safer alternative to riskier loan strategies, like payday loans.²³ Lending programs also show low barriers to take-up and positive outcomes; an evaluation of an FDIC two-year small-dollar loan pilot showed that opting in for banks was low-effort and helped create long-term relationships with consumers.²⁴ Overall, small-dollar loans that can be easily repaid help single mothers weather unexpected financial expenses and provide an opportunity for successful repayment that can then facilitate access to other financial products in the future.²⁵

Expand Testing of and Research on Guaranteed Income Programs

Multiple local communities are experimenting with guaranteed basic income programs that provide regular cash payments to supplement the resources of specific groups of people. Unlike universal basic income strategies, guaranteed income initiatives are targeted to those with greater need, such as new moms with low income, provide varied levels of financial support, and vary in their duration.

EVIDENCE

Research on outcomes from these programs is still emerging, but early insights suggest that these programs can help people better meet basic needs and facilitate pursuit of education or entrepreneurship for some participants.^{26, 27} Targeting low-income women or single mothers for GI programs may also show promise, as evidenced by the In Her Hands initiative being piloted in Georgia, which provides \$4,300 (as lump sum or 24 month disbursement).²⁸ Effects on employment effort appear modest, in contrast to concerns that providing direct cash assistance is a major disincentive to work. However, time-limited programs may not improve long-term financial stability, especially if the scale of the intervention and amount of money provided is low, and ongoing research and state and local pilots and evaluations can help identify which models may produce the most promising outcomes for families.

Expand Early Life Wealth-Building Accounts to Support Intergenerational Wealth

Child development accounts (CDAs) such as “baby bonds”²⁹ are types of early life wealth-building accounts that are designed to (1) promote savings and asset building through a child’s life and (2) to provide “start-up capital”³⁰ that can be used for postsecondary education, purchasing a home (a primary source of wealth in the US), or developing a business enterprise as the child enters adulthood.³¹ These accounts can be funded and administered by government, nonprofit, corporate, or philanthropic partners. While the vision for early life wealth-building accounts is to offer a universal benefit with automatic enrollment at birth, these initiatives can target additional resources to children with higher need. State administration can also allow for public benefit exclusions so that a family’s eligibility for means-tested programs like SNAP or TANF is not affected by the accrual of funds in these accounts.

EVIDENCE

To date, seven states have implemented some type of statewide, automatic, universal CDA program.³² Research has documented positive impacts on asset accumulation, parental attitudes toward long-term development, parent-child interactions, and social-emotional development of children. Simulation models of a federal baby bond investing \$1,000 per newborn and up to \$2,000 annually predict reductions in the racial-ethnic wealth gap.³³ If designed with progressive investments and targeted to families with low assets, these accounts can contribute to reductions in wealth disparities.³⁴

Expand Other Incentivized Savings Models

The Assets for Independence demonstration program, authorized by Congress in 1998, funded individual development accounts (IDAs), which are a type of incentivized saving model that matches personal savings for assets such as a first home, business capitalization, or higher education and training. While similar in terms of how accrued funds can be spent by program participants, IDAs are often targeted to adults and incentivize saving of investible sums through matched savings (while early wealth building accounts may be capitalized without requiring beneficiaries to deposit their own savings, depending on the program design). Both early life wealth-building accounts and IDAs can incorporate financial coaching as a supplementary tool to enhance participants' financial capability by providing timely and relevant financial information to inform how to use saved funds or save for deposits.

EVIDENCE

An evaluation of Assets for Independence found that the program increased savings, helped low-income earners acquire assets, and improved participants' financial well-being.³⁵ Other research finds that IDAs improve savings outcomes for single mothers,³⁶ suggesting that this may be a promising strategy to help build wealth of single mothers.

Increase Access to Mainstream Financial Tools via “Bank On” Accounts

Many low-income individuals face barriers in accessing traditional bank accounts. However, the use of a transaction account at an insured and FDIC-backed institution can allow consumers to receive, save, and send funds in a safer and more affordable manner. Bank accounts are also often required to apply for credit or loans. A promising strategy includes encouraging financial institutions to offer certified “Bank On” accounts,³⁷ which are also outlined in the US Treasury National Strategy. These accounts are low or no cost, do not charge overdraft fees and many can be opened online, which can facilitate ease of access.

SCALE OF IMPACT

About 15 percent of single-parent households are unbanked, and 27 percent of low-income single parents (below \$30,000) are unbanked.³⁸

EVIDENCE

Access to banking for unbanked single mothers, and access to safer banking accounts such as “Bank On” accounts even among single mothers that do have bank accounts, can allow single mothers to interact with mainstream systems and gain access to tools often essential to applying for credit and loans.

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Programmatic Efforts to Fill Policy Gaps

Throughout this report, we highlight the critical ways in which advancing new policies, or better funding existing policies, can support single mothers. However, gaps still exist in support. While the nonprofit and charitable sector cannot substitute for meaningful and well-funded government supports, community-based organizations often play a critical role in implementing policies on the ground, filling gaps in policy, and supporting single mothers in multiple domains.¹ These organizations are especially important in states that have policies that are more restrictive, less generous, and do not prioritize the needs of single mothers. Below, we discuss some of the ways these organizations can help support single mothers' economic mobility.

Some organizations take a multisectoral approach, targeting multiple barriers single mothers face given the intersecting nature of challenges like employment, child care, and housing. The Jeremiah Program² and Family Scholar House,³ for example, both emphasize a two-generation approach in their programmatic efforts that centers family by working with mothers on educational attainment or workforce development, while concurrently providing educational opportunities for children and child care. They also provide reliable housing and other supportive services.⁴

Other organizations and programmatic efforts are more focused in their approaches and provide targeted supports to single mothers within specific sectors we discuss in this report. While by no means comprehensive, below we briefly highlight a few key examples to illustrate how community-based organizations are supporting single mothers, highlighting the work of some of the partner organizations we interviewed.

Child Care

The cost of child care is a major barrier for single mothers as they pursue careers and higher education. Some policy levers help offset or reduce the cost of child care but are inadequate to meet the need, and many single mothers seek assistance from community-based organizations to help cover the cost of child care.

For example, Child Care Resource & Referral agencies (CCR&Rs) serve as resource hubs for families and help with referrals to local child care. 4C for Children, a private nonprofit CCR&R based in Cincinnati, provides child care resource and referral services, as well as employment and training.⁵

The Mississippi Low Income Child Care Initiative (MLICCI) connects single mothers to child care assistance at a subsidized rate through initiatives like the Employment Equity for Single Moms (EESM) program.⁶ In addition, MLICCI provides emergency child care services to their participants to reduce the stress of obtaining child care while mothers pursue educational or professional opportunities.

To help reduce barriers to child care for student parents, the Jeremiah Program provides child care assistance for single student parents, through programs “helper hours,” where moms in the program receive 10 hours each semester that can be used to compensate their neighbors for assisting with child care. Further, many community-based organizations, like the YMCA and YWCA, also often provide affordable community child care directly to families.⁷

Without the advocacy group [MLICCI]...I would have had to quit my job.... There wasn't a school that I could have taken them to that didn't charge at that point because they weren't old enough for school.

—Single mom in Mississippi

Job Quality

Policy efforts focus on improving job quality via wages, scheduling, worker protections, and better labor practices, programmatic efforts fill in gaps by helping single mothers access higher-quality jobs.

The Women’s Bean Project, for example, provides employment to women (including single mothers) facing significant barriers to work in the food manufacturing field. The women in their program are employed and mentored on the intricacies of navigating and advancing through a career. Women’s Bean also provides lessons in finding high-quality jobs and equipping women with the necessary qualifications for a career that matches their situation and skillset. After graduating from the program, many of the women step into entry-level career-building occupations.

Workforce Development and Access to Postsecondary Education

Local and state organizations play multiple roles in augmenting access to postsecondary education and workforce development programs like career pathway programs and apprenticeships. One way these organizations do this is by increasing access to child care; for example, college campuses can implement programmatic and structural changes to be considered family friendly, such as by offering family housing options within student housing, on-campus child care programs, resource centers, and other supports.⁸ Other organizations take similar approaches to supporting student parents and providing wraparound services, such as Family Scholar House⁹ and Generation Hope.¹⁰

Community organizations may also operate apprenticeship programs for women that can offer an effective pipeline for better quality opportunities; for example, the Moore Community House has a Women in Construction Pre-apprenticeship in Mississippi that prepares women, primarily single mothers, to enter careers in skilled trades.¹¹

We're sheltered from that [unemployment] challenge right now because of the Jeremiah program. And it's one reason I decided to pursue a bachelor's degree because I realized that with the inflation of everything, we won't be able to really support, you know, life and have a good one.

—Single mom in TX

Health Care

Although federal programs like Medicaid aim to cover the service gaps experienced by lower-income Americans across the country, many single mothers still struggle with access to the health care services for themselves and their children. Programmatic efforts serve to assist families who need help in securing health care resources for their families, such as home-visiting programs, health care navigation, insurance navigation, addiction recovery, and other direct services.

Home-visiting programs are an important and accessible way to connect with at-risk pregnant individuals and postpartum mothers, but awareness or accessibility of programming is low. Mary's

Center serves families in Washington, DC, and Maryland through home visiting programs that “provide information, resources, and skills that create happier children, healthier relationships, and stronger households.”¹² Mental health and substance-use disorder services are important tools in aiding single mothers achieve stability. The Institute for Health & Recovery in Massachusetts provides multidisciplinary, peer led, recovery oriented, wraparound support for pregnant, postpartum, and parenting women with a history of substance use. Their services are offered in their offices, homes, and community spaces.¹³

“[The home visitor] put in a referral [for a therapist.] The therapist gave me a call...and she asked me... ‘Have you heard about the Jeremiah Program...it’s a program for single moms who are in college....’ That was that was my miracle.

—Single mom in TX

Efforts are emerging that integrate attention to maternal mental health into program models that address food insecurity, such as in the FreshRX: Nourishing Healthy Starts program in St. Louis.¹⁴ Although social support programs do not necessarily provide health care services, they do offer benefits outreach and case coordination to help lower the administrative burden on single mothers. Many organizations reported helping single mothers apply for Medicaid, CHIP, WIC, and other nutrition or health care-based programs.

Housing

Current policy levers to support low-income individuals in their search for affordable housing are limited, and many still experience housing instability due to the notorious underfunding of these programs. Community-based programs can often assist with housing navigation services or provide more emergency services such as shelters.

Many programs may also take an integrated approach. The Jobs Plus initiatives pairs employment-related services like job placement and work readiness with residents of public housing. As noted above, organizations like the Jeremiah Program provide their single mothers with reliable housing, including subsidized rent during the entirety of the mother’s tenure in the program.¹⁵ Other organizations such as

the Catholic Charities Archdiocese of Washington¹⁶ and Fellowship Housing¹⁷ offer similar programs with the goal to achieve self-sufficiency by the conclusion of the program. This includes maintaining compliance with their lease and professional goals, financial management, and credit repair.

Tax Policy

Tax credits are primarily federal and state-level policy levers, and it is critical to ensure families are aware of these options to ensure they are receiving the benefits that they're eligible for. Advocacy organizations and Volunteer Income Tax Assistance (VITA) sites are critical players in improving outreach to these populations, especially in the post-tax period, as they improve understanding of tax policy, have built trust with communities, provide information in multiple languages, and meet people where they are.¹⁸ United Way is an organization which supports free VITA services to American families across the country whose income levels are below a certain threshold.¹⁹

Financial Well-Being

Nonprofit organizations, private sector companies and philanthropy are often important partners in implementing financial inclusion and wealth-building strategies. Employers can facilitate emergency loan or grant programs, called Emergency Assistance Funds,²⁰ that workers can access when experiencing unexpected expenses or financial hardship. Employers and nonprofit organizations can also offer credit-building services and financial capability programs to help single parents and others with low assets understand how to identify and use financial services that can better suit their needs. One such model is offered by Working Credit,²¹ which provides training and individualized counseling for credit-building through partnerships with employers, community colleges, and other community-based organizations.

Organizations like Why We Lift provide mentorship services to single mothers to equip with the financial, educational, and career advancement skills that they need to increase their income, decrease debt, and build their savings.²²

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